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Rodney Sunada-Wong

2021-10-29 06:53:07.000 PM

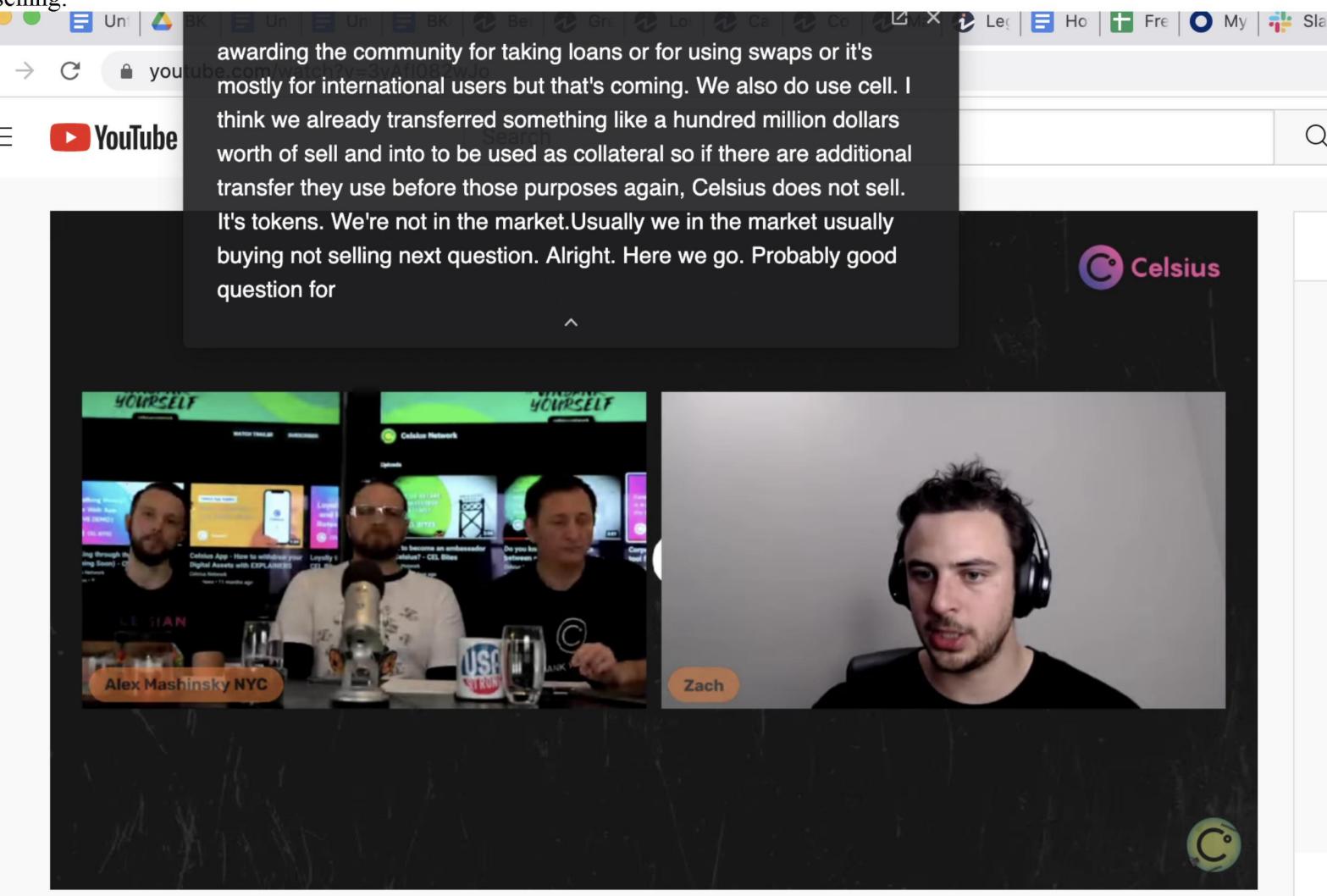
Tom - Please see your inbox. There are a couple of things that I think need to be edited out, and a few others that legal should advise as to whether they are required. Here are the ones that need to be edited out:

Rodney Sunada-Wong

2021-10-29 06:55:08.003 PM

38 minutes: "Celsius does not sell its tokens. We're not in the market. Usually we are in the market usually buying not selling."

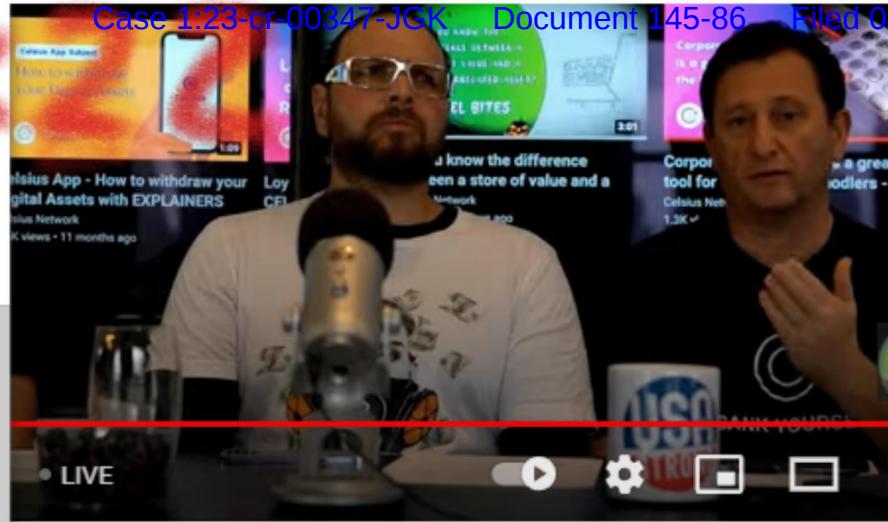
awarding the community for taking loans or for using swaps or it's mostly for international users but that's coming. We also do use cell. I think we already transferred something like a hundred million dollars worth of sell and into to be used as collateral so if there are additional transfer they use before those purposes again, Celsius does not sell. It's tokens. We're not in the market. Usually we are in the market usually buying not selling next question. Alright. Here we go. Probably good question for



Rodney Sunada-Wong

2021-10-29 06:57:57.003 PM

1:22 - "We don't treat businesses or individuals differently". This statement could be misinterpreted to say we don't treat institutional_borrowers_ differently from retail borrowers. We definitely do institutional lending that is uncollateralized.



both? Yeah so we don't treat businesses or individuals differently both kid acts as the same load we only do asset back lending meaning you have to give us an asset like crypto or things that we accept so any of those 45 assets that we were talking about okay and then you get to choose three different LTV so you can do 50% of the value of the asset. Let's say have one Bitcoin. It's worth \$60,000. You can borrow \$30,000 worth of stable coins or do a wire transfer to your account 50% 33% or 25% of the rate than 25% is 1% per year That's all

Tom McCarthy

2021-10-29 07:03:04.003 PM

Hey Rodney, I will get on this

Rodney Sunada-Wong

2021-10-29 07:56:57.007 PM

Thanks Tom!